

IN RE:

KIMBERLY A. DURATZ

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:12-22725

Chapter 13

Document No.: 102

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 18th day of October, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

FILED

10/18/17 10:28 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:
Kimberly A. Duratz
Debtor

Case No. 12-22725-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900

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Total Noticed: 38

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db +Kimberly A. Duratz, 241A Marshall Road, Oakdale, PA 15071-2010
cr +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
13385939 +Allegheny Medical, 2000 Cliff Mine Road PKW #2, Pittsburgh, PA 15275-1008
13385941 Bank of America, PO Box 15222, Wilmington, DE 19886-5222
13469524 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
13385942 Best Buy, C/O HSBC Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
13471549 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
13385947 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citicards, P.O. Box 182564, Columbus, OH 43218-2564)
13462986 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13385943 Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385946 Chase, Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
13393955 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
13385948 Collections Service Center, Inc., 839 5th Ave, P O BOX 560, New Kensington, PA 15068-0560
13385953 Keystone Anesthesia Consultants, P.O. Box 88073, Chicago, IL 60680-1073
13855823 LAKEVIEW LOAN SERVICING, LLC SERVICING, M&T BANK, PO BOX 840, BUFFALO, NY 14240-0840
13385957 +Old Navy/GCRB, PO Box 53042, Atlanta, GA 30355-1042
13385958 +Sears/KMart, c/o HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
13416800 Sirius Satellite Radio, c/o EOS CCA, PO Box 567, Norwell, MA 02061-0567
13385961 +UPMC Physician Services, C/O Collection Service Center, Inc, 839 5th Ave, P.O. Box 560, New Kensington, PA 15068-0560
13385959 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13385963 WFNBNB-Justice, P.O. Box 659728, San Antonio, TX 78265-9728
13385964 WFNBNB-Value City Furniture, P.O. Box 659704, San Antonio, TX 78265-9704
13853404 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Oct 19 2017 01:16:38 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
13405670 +E-mail/Text: ally@ebn.phinsolutions.com Oct 19 2017 01:16:39 American Suzuki Financial Corporation Inc., P O Box 130424, Roseville, MN 55113-0004
13385940 E-mail/Text: ally@ebn.phinsolutions.com Oct 19 2017 01:16:39 American Suzuki Financial Services, P.O. Box 380902, Minneapolis, MN 55438-0902
13432368 +E-mail/Text: bncmail@w-legal.com Oct 19 2017 01:17:38 BACK BOWL I LLC, SERIES C,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13461494 +E-mail/Text: bnc@bass-associates.com Oct 19 2017 01:16:38 Capital One, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13385949 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 19 2017 01:18:08 Credit Collection Services, Two Wells Avenue, Dept. 9136, Newton, MA 02459-3225
13416799 +E-mail/Text: EBNProcessing@afni.com Oct 19 2017 01:17:36 Dish Network, c/o AFNI,
PO Box 3097, Bloomington, IL 61702-3097
13385950 E-mail/Text: fnb.bk@fnfg.com Oct 19 2017 01:17:50 First Niagara, PO Box 136,
Buffalo, NY 14240-0136
13389035 E-mail/Text: fnb.bk@fnfg.com Oct 19 2017 01:17:50 First Niagara Bank. N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
13385952 E-mail/PDF: gecsed@recoverycorp.com Oct 19 2017 01:24:08 JC Penneys, P.O. Box 960090,
Orlando, FL 32896-0900
13385954 +E-mail/Text: bnckohlhnsnotices@becket-lee.com Oct 19 2017 01:16:45 Kohl's Payment Center,
P.O. Box 2983, Milwaukee, WI 53201-2983
13441620 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2017 01:46:17
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13624023 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2017 01:24:16
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13422483 E-mail/Text: bnc-quantum@quantum3group.com Oct 19 2017 01:16:56
Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788,
Kirkland, WA 98083-0788
13385962 E-mail/PDF: gecsed@recoverycorp.com Oct 19 2017 01:24:21 Walmart, C/O GE Money,
P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citizens Bank
cr Lakeview Loan Servicing LLC
cr Lakeview Loan Servicing, LLC
cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13385951* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, P.O. Box 182676,
Columbus, OH 43218-2676)
13385944* Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385945* Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385960* +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

District/off: 0315-2

User: gamr
Form ID: pdf900

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Total Noticed: 38

Date Rcvd: Oct 18, 2017

13385955 ##+NCO Financial Systems Inc., 30600 Telegraph Road, Suite 4235, Franklin, MI 48025-5815
13385956 ##North Eastern Asset Recovery, Inc., P.O. Box 209, Thornwood, NY 10594-0209

TOTALS: 3, * 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 18, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Christopher M. Frye on behalf of Debtor Kimberly A. Duratz chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com
Daniel Mark Campbell on behalf of Creditor Citizens Bank dcampbell@hunton.com,
sklein@hunton.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
James A. Prostko on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com,
sromig@barley.com
Mario J. Hanyon on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmecc@chapter13trusteewdpa.com

TOTAL: 12